

### ***Christopher's Law Inspired by Marlton Family***

Washington, DC –Congressman John Adler's legislation to bring more transparency to the student loans process passed the U.S. House of Representatives in a bipartisan vote last Tuesday night. Christopher's Law, inspired by the Bryski family of Burlington County, would provide some guidance for families applying for federal and/or Private student loans. The issue came to the Congressman's attention after they wrote him to describe the hardships the family faced after their son and brother, Christopher Bryski, passed away.

"Families dealing with the loss of a loved one deserve better than harassment from creditors and lenders. Christopher's Law helps families and seniors make informed decisions in the event that tragedy strikes," said Congressman John Adler. "It is truly inspiring that the Bryski family chose to share their story, so other families can avoid their pain. I am grateful that the Bryski family wrote my office about this matter, and I am hopeful the Senate will act quickly on this matter."

"We hope Christopher's Law will help families throughout the country by holding lending institutions accountable for their actions. Christopher's Law makes it mandatory for lending institutions to inform families. It's only fair that families know up front what their obligations are and what to expect during catastrophic situations. This kind of information should not be buried in the fine print. We don't want other families to endure the pain and confusion we had to. We hope the U.S. Senate will work with Congressman Adler to support our bill in honor of Christopher. We are extremely grateful for the constant hard work and support of Congressman Adler and his staff!" added Ryan Bryski, Christopher's brother, on behalf of the Bryski Family.

The bill must now pass the United States Senate before heading to the President's desk for his signature.

### **Background:**

On June 17, 2004, 23 year old Christopher Bryski (Marlton, NJ) fatally injured himself in a recreational accident. Due to the severity of his injuries, Christopher remained in a persistent vegetative state for almost two years before passing away on July 16, 2006.

At the time of Christopher's accident, he was in his third year of academic study at Rutgers University. As is this case with many students, Christopher needed to supplement his federal student loans with private education loans through a private lender. The private lender required

a cosigner before approving the loan application. Christopher's father, Joseph C. Bryski, Jr., cosigned for the private student loans. After Christopher's death, Joseph and the Bryski family took on the burden of Christopher's Student Loans.

At a time when Christopher's family should have been mourning the death of a son and brother, instead they were trying to determine how they were going to pay back Christopher's loan and make legal, financial and medical decisions on his behalf since he was unable to do so. The Christopher Bryski Student Loan Protection Act (Christopher's Law), HR 5458, introduced on May 28, 2010, would provide critical and necessary guidance for families. Adler's bill would require banks that issue Private education loans to provide information to borrowers and cosigners about their responsibilities in the instance of death or incapacitation. The bill urges Private education lenders to adopt the same definitions of death and incapacitation as the U.S. Department of Education in an effort to streamline the lending sectors. H.R 5458 also would require federal and private educational lenders to provide information on creating a durable power attorney should anything happen to the borrower.